

Amendments to the Claims

The following listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (previously and currently amended) A method of issuing and transacting charge numbers using an electronic communications network, comprising:

receiving, ~~by a issuing and transaction system,~~ a plurality of valid charge numbers from an issuing bank, wherein each valid charge number is acceptable to any entity that accepts valid charge numbers that are provided to and routed by the charge settlement network for validating transactions;

~~storing, by the issuing and transaction system,~~ the plurality of valid charge numbers;

establishing a prepaid cash account for a user in exchange for cash;

~~detecting, by the issuing and transaction system,~~ a request by a user via the electronic communications network for a valid charge number;

~~selecting, by the issuing and transaction system,~~ associating one of the plurality of valid charge numbers with the prepaid cash account;

providing, ~~by the issuing and transaction system~~ via the electronic communications network, the ~~selected~~ associated valid charge number in response to the request;

~~establishing, by the issuing and transaction system, a prepaid cash account for the user;~~

~~detecting, by the issuing and transaction system~~ via ~~a~~ the charge settlement network, a purchase transaction using the ~~selected~~ associated valid charge number between the user and a merchant; and

~~authorizing, by the issuing and transaction system,~~ the purchase transaction if a cash balance of the prepaid cash account is sufficient for a purchase amount of the purchase transaction.